

**Information to identify the case:**

Debtor 1	<u>Robert John MacLeod</u>	Social Security number or ITIN	xxx-xx-5331
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine MacLeod</u>	Social Security number or ITIN	xxx-xx-1892
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-25675-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert John MacLeod

Christine MacLeod

9/22/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert John MacLeod  
Christine MacLeod  
Debtors

Case No. 18-25675-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 22, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	Robert John MacLeod, Christine MacLeod, 47 Venice Dr, Brick, NJ 08723-7603
cr	+ MTGLQ Investors, L.P., c/o Stern & Eisenberg PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ SN Servicing Corporation, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue - suite 160, Garden City, NY 11530-1631
517686249	Hackensak Meridian Health, PO Box 650292, Dallas, TX 75265-0292
517686252	Newpennfin-shellpointm, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
517686253	Pluese Becker and Salzman, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Sep 23 2022 00:28:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
517702841	EDI: PHINAMERI.COM	Sep 23 2022 00:28:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
517686243	EDI: BANKAMER.COM	Sep 23 2022 00:28:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517686244	EDI: CAPONEAUTO.COM	Sep 23 2022 00:28:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
517703834	+ EDI: AISACG.COM	Sep 23 2022 00:28:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517694778	+ EDI: AISACG.COM	Sep 23 2022 00:28:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517686245	EDI: CAPITALONE.COM	Sep 23 2022 00:28:00	Capital One Bank USA N.A., Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517770858	Email/PDF: bncnotices@becket-lee.com	Sep 22 2022 20:45:59	Capital One, N.A., c/o Becket and Lee LLP, PO

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517686246	EDI: WFNNB.COM	Sep 23 2022 00:28:00	Box 3001, Malvern PA 19355-0701 Comenitybk/bonton, PO Box 182789, Columbus, OH 43218-2789
517686248	EDI: PHINAMERI.COM	Sep 23 2022 00:28:00	Gm Financial, PO Box 181145, Arlington, TX 76096-1145
517686250	+ Email/Text: PBNCNotifications@perituservices.com	Sep 22 2022 20:47:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517803951	Email/Text: mtgbk@shellpointmtg.com	Sep 22 2022 20:47:00	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517749600	EDI: NAVIENTFKASMSERV.COM	Sep 23 2022 00:28:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517686251	EDI: NAVIENTFKASMSERV.COM	Sep 23 2022 00:28:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
517808240	EDI: PRA.COM	Sep 23 2022 00:28:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (Usa), N.a., POB 41067, Norfolk VA 23541
517686254	EDI: PRA.COM	Sep 23 2022 00:28:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517686255	Email/Text: bankruptcy@savit.com	Sep 22 2022 20:48:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517686256	Email/Text: clientservices@simonsagency.com	Sep 22 2022 20:48:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518315023	^ MEBN	Sep 22 2022 20:38:23	US Bank Trust NA, C/O SN Servicing Corp, 323 5th Street, Eureka, CA 95501, US Bank Trust NA, C/O SN Servicing Corp 95501-0305
518315022	^ MEBN	Sep 22 2022 20:38:22	US Bank Trust NA, C/O SN Servicing Corp, 323 5th Street, Eureka, CA 95501-0305
517686257	EDI: WFAUTO	Sep 23 2022 00:28:00	Wells Fargo Dealer Svc, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517725187	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., DBA GM Financial, P.O Box 183853, Arlington, TX 76096
517686247	##	Genpsych PC, 981 US Highway 22, Bridgewater, NJ 08807-2946

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor US Bank Trust National Association as trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor US Bank Trust National Association as trustee of the Chalet Series IV Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
MaryBeth Schroeder	on behalf of Joint Debtor Christine MacLeod marybeth@schroedermb-law.com
MaryBeth Schroeder	on behalf of Debtor Robert John MacLeod marybeth@schroedermb-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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